













# Exhibit I



**Exhibit I - U.S. Patent No. 10,810,579**

Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
<p>19[Pre] An electronic device comprising:</p>	<p>An Apple Pay and/or Apple Wallet-enabled computing device is an electronic device comprising the following limitations.</p>  <p>At stores and more. Apple Pay is accepted at over 85 percent of retailers in the U.S., so you can likely use it wherever and however you want. If you're not sure, just ask. Apple Pay works anywhere that takes contactless payments — from vending machines and grocery stores to taxis and subway stations.</p> <p>See, e.g., <i>Apple Pay</i>, Apple, <a href="https://www.apple.com/apple-pay/">https://www.apple.com/apple-pay/</a>; <i>Devices compatible with Apple Pay</i>, Apple (Sept. 24, 2024), <a href="https://support.apple.com/en-us/102896">https://support.apple.com/en-us/102896</a>; Abby Ferguson, <i>How to set up Apple Pay</i>, Popular Sci. (May 12, 2024 3:04 PM EDT), <a href="https://www.popsci.com/diy/how-to-set-up-apple-pay/">https://www.popsci.com/diy/how-to-set-up-apple-pay/</a> (“[The Wallet app] is pre-installed on Apple devices, so you won’t need to install it first.”).</p>
<p>19[a] at least one processor;</p> <p>19[b] a memory coupled to the at least one processor;</p> <p>19[c] a display operable to present a visual user-interface comprising device inputs; display output;</p>	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes at least one processor, a memory coupled to the at least one processor, and a display operable to present a visual user-interface comprising device inputs; display output.</p>  <p>See, e.g., <i>iPhone</i>, Apple, <a href="https://www.apple.com/iphone/">https://www.apple.com/iphone/</a>.</p>

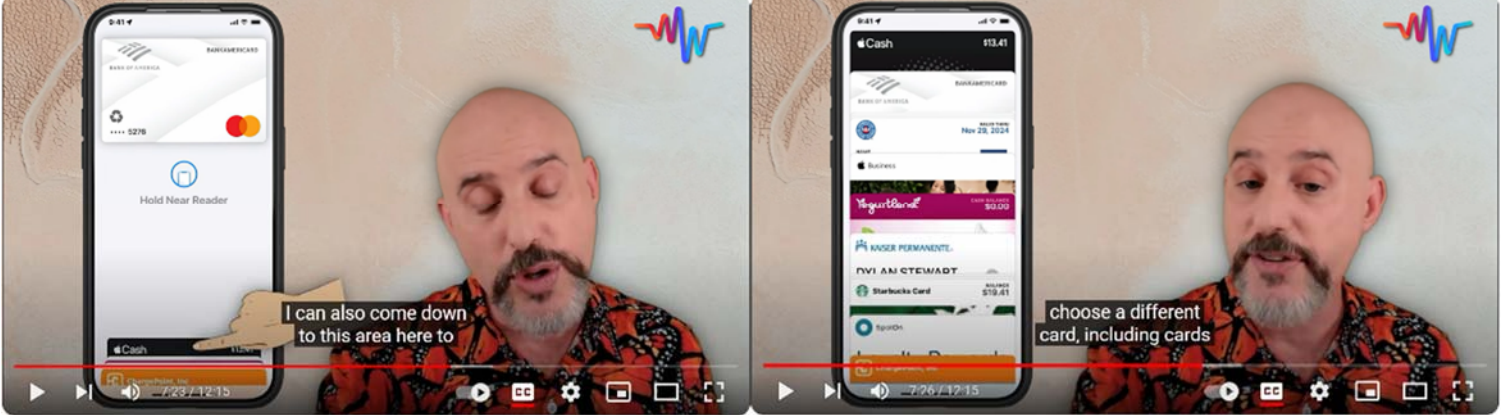
Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
	<div data-bbox="493 203 1444 673"> <div> <div>iPhone 16 Pro Max</div>  <div>6.9"</div> </div> <div> <div>iPhone 16 Pro</div>  <div>6.3"</div> </div> <div> <div>iPhone 16</div>  <div>6.1"</div> </div> </div> <div data-bbox="493 690 1480 755"> <div>Super Retina XDR display<sup>1</sup></div> <div>Super Retina XDR display<sup>1</sup></div> <div>Super Retina XDR display<sup>1</sup></div> <p>See, e.g., <i>Compare iPhone Models</i>, Apple, <a href="https://www.apple.com/iphone/compare/">https://www.apple.com/iphone/compare/</a>.</p> </div> <div data-bbox="493 787 1638 1323"> <div>  <div>Apple Watch SE</div> <div>\$8</div> <div>\$8 S/P</div> <div></div> <div>Retina display Up to 1000 nits</div> </div> <div>  <div>Apple Watch Series 10</div> <div>\$10</div> <div>\$10 S/P</div> <div></div> <div>Always-On Retina display Up to 2000 nits</div> </div> <div>  <div>Apple Watch Ultra 2</div> <div>\$9</div> <div>\$9 S/P</div> <div></div> <div>Always-On Retina display Up to 3000 nits</div> </div> <div>[...]</div> </div> <p>See, e.g., <i>Watch</i>, Apple, <a href="https://www.apple.com/watch/">https://www.apple.com/watch/</a>.</p>



Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
	<p><b>Device storage</b></p> <p>An Apple device like an iPhone, iPad, or Mac comes with a set amount of storage. The more storage your device has, the more music, apps, photos, and other content you can store on that device. If your device storage is almost full or full, you might get an alert.</p> <p><i>See, e.g., What's the difference between device storage and iCloud storage?</i>, Apple (Sept. 16, 2024), <a href="https://support.apple.com/en-us/102670">https://support.apple.com/en-us/102670</a>; <i>If your Apple Watch storage is full</i>, Apple (Sept. 16, 2024), <a href="https://support.apple.com/en-us/102407">https://support.apple.com/en-us/102407</a>.</p> <p><b>Secure Element</b></p> <p>The Secure Element hosts a specially designed applet to manage Apple Pay. It also includes applets certified by payment networks or card issuers. Credit, debit, or prepaid card data is sent from the payment network or card issuer encrypted to these applets using keys that are known only to the payment network or card issuer and the applets' security domain. This data is stored within these applets and protected using the Secure Element's security features. During a transaction, the terminal communicates directly with the Secure Element through the near-field-communication (NFC) controller over a dedicated hardware bus.</p> <p><i>See, e.g., Apple Platform Security, How Apple Pay keeps users' purchases protected</i>, Apple (Feb. 18, 2021), <a href="https://support.apple.com/guide/security/how-apple-pay-keeps-users-purchases-protected-secb53a35f0/web">https://support.apple.com/guide/security/how-apple-pay-keeps-users-purchases-protected-secb53a35f0/web</a>.</p>
19[d] a device input;	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes a device input.</p> <p><b>Pay with your default card on an iPhone with Face ID</b></p> <ol style="list-style-type: none"> <li>1. Double-click the side button.</li> <li>2. When your default card appears, glance at iPhone to authenticate with Face ID, or enter your passcode.</li> <li>3. Hold the top of your iPhone near the card reader until you see Done or a checkmark on the screen.</li> </ol> <p><b>Pay with your default card on an iPhone with Touch ID</b></p> <ol style="list-style-type: none"> <li>1. Rest your finger on Touch ID.</li> <li>2. Hold the top of your iPhone near the card reader until you see Done or a checkmark on the screen.</li> </ol>

Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
	<p><b>Pay with a different card instead of your default card</b></p> <ol style="list-style-type: none"> <li>1. When your default card appears, tap it, then choose another card.</li> <li>2. Authenticate with Face ID, Touch ID, or your passcode.</li> <li>3. Hold the top of your iPhone near the card reader until you see Done or a checkmark on the screen.</li> </ol> <p>See, e.g., iPhone User Guide – iOS 18, <i>Use Apple Pay for contactless payments on iPhone</i>, Apple, <a href="https://support.apple.com/guide/iphone/use-apple-pay-for-contactless-payments-iphbd4cf42b4/ios">https://support.apple.com/guide/iphone/use-apple-pay-for-contactless-payments-iphbd4cf42b4/ios</a></p> <p><b>Press the side button</b></p> <ul style="list-style-type: none"> <li>• Press to show or hide Control Center.</li> <li>• Press and hold to <a href="#">use Emergency SOS</a>.</li> <li>• Double-click to <a href="#">use Apple Pay</a>.</li> <li>• Press and hold to turn your watch on or off.</li> </ul>  <p>See, e.g., <i>Use the buttons and screen on your Apple Watch</i>, Apple (Nov. 28, 2023), <a href="https://support.apple.com/en-us/105063">https://support.apple.com/en-us/105063</a>.</p>
19[e] an NFC interface operable to receive a transaction request when in proximity to an NFC recipient;	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes an NFC interface operable to receive a transaction request when in proximity to an NFC recipient.</p> <p><b>When you use Apple Pay in stores</b></p> <p>When you <a href="#">use Apple Pay in stores</a> that accept contactless payments, Apple Pay uses Near Field Communication (NFC) technology between your device and the payment terminal. NFC is an industry-standard, contactless technology that's designed to work only across short distances. If your iPhone is on and detects an NFC field, it will present you with your default card. To send your payment information, you must authenticate using Face ID, Touch ID, or your passcode (except when you use <a href="#">Express Mode</a> with a payment or transit card). With Face ID or with Apple Watch, you must double-click the side button when the device is unlocked to activate your default card for payment.</p> <p>See, e.g., <i>Apple Pay security and privacy overview</i>, Apple (Oct. 8, 2024), <a href="https://support.apple.com/en-us/101554">https://support.apple.com/en-us/101554</a>.</p> <p><b>NFC controller</b></p> <p>The NFC controller handles Near Field Communication protocols and routes communication between the Application Processor and the Secure Element, and between the Secure Element and the point-of-sale terminal.</p> <p>See, e.g., <i>Apple Platform Security, Apple Pay component security</i>, Apple (May 13, 2022), <a href="https://support.apple.com/guide/security/apple-pay-component-security-sec2561eb018/web">https://support.apple.com/guide/security/apple-pay-component-security-sec2561eb018/web</a>.</p>

Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
<p>19[f] wherein the processor is operable to execute a program to implement a method comprising:</p> <p>19[g] accepting a priming action of the electronic device by an identified device user, from the device input;</p> <p>19[h] enabling the electronic device for imminent performance of a payment operation responsive to the priming action of a valid user;</p> <p>19[i] displaying a summary of selectable payment account options on the display;</p> <p>19[j] receiving a payment selection and approval authorization from a valid device user via the device input; and</p>	<p>The processor of an Apple Pay and/or Apple Wallet-enabled computing device is operable to execute a program to implement a payment method comprising accepting a priming action of the electronic device by an identified device user, from the device input; enabling the electronic device for imminent performance of a payment operation responsive to the priming action of a valid user; displaying a summary of selectable payment account options on the display; and receiving a payment selection and approval authorization from a valid device user via the device input.</p> <h3>How to pay using Apple Pay in stores and other places</h3> <p>With your iPhone or Apple Watch, you can use Apple Pay in stores, restaurants, gas stations, taxis, or wherever you see the <a href="#">appropriate contactless payment symbols</a>.<sup>1</sup></p> <h4>Pay with your iPhone</h4> <ol style="list-style-type: none"> <li>To use your default card: <ul style="list-style-type: none"> <li>If your iPhone has Face ID, double-click the side button. If prompted, authenticate with Face ID or enter your passcode to open Apple Wallet.</li> <li>If your iPhone has Touch ID, double-click the Home button.</li> </ul> </li> <li>To use a different card, tap your default card to see your other cards. Tap a new card and authenticate.</li> <li>Hold the top of your iPhone near the contactless reader until Done and a checkmark appear on the display.</li> </ol>  <h4>Pay with your Apple Watch</h4> <ol style="list-style-type: none"> <li>Double-click the side button.</li> <li>Your default card opens automatically. Scroll down to choose another card.</li> <li>Hold the display of your Apple Watch near the contactless reader until you feel a gentle tap and hear a beep.</li> </ol>  <p>See, e.g., <i>Make purchases using Apple Pay</i>, Apple (Sept. 24, 2024), <a href="https://support.apple.com/en-us/102626">https://support.apple.com/en-us/102626</a>; Lance Whitney, <i>Pay With Your iPhone: How to Set Up and Use Apple Pay in-Store and Online</i>, PC Magazine (Sept. 14, 2023), <a href="https://www.pcmag.com/how-to/how-to-set-up-and-use-apple-pay">https://www.pcmag.com/how-to/how-to-set-up-and-use-apple-pay</a>.</p>



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	 <p>See, e.g., The MacWhisperer Academy, <i>How to Use Apple Pay</i>, YouTube (Aug. 3, 2024), <a href="https://www.youtube.com/watch?v=v7hJuzw8FC0">https://www.youtube.com/watch?v=v7hJuzw8FC0</a>.</p>
<p>19[k] responsive to receiving an NFC transaction payment request, generating a limited-use payment information for use in place of card issuer payment information,</p> <p>19[l] wherein the NFC interface is operable to transmit said payment information from said electronic device to the NFC recipient of the transaction; and</p>	<p>An Apple Pay and/or Apple Wallet-enabled computing device, responsive to receiving an NFC transaction payment request, generates a limited-use payment information for use in place of card issuer payment information, wherein the NFC interface is operable to transmit said payment information from said electronic device to the NFC recipient of the transaction.</p> <h3>When you use Apple Pay in stores</h3> <p>When you <a href="#">use Apple Pay in stores</a> that accept contactless payments, Apple Pay uses Near Field Communication (NFC) technology between your device and the payment terminal. NFC is an industry-standard, contactless technology that's designed to work only across short distances. If your iPhone is on and detects an NFC field, it will present you with your default card. To send your payment information, you must authenticate using Face ID, Touch ID, or your passcode (except when you use <a href="#">Express Mode</a> with a payment or transit card). With Face ID or with Apple Watch, you must double-click the side button when the device is unlocked to activate your default card for payment. After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p> <p>See, e.g., <i>Apple Pay security and privacy overview</i>, Apple (Apr. 12, 2024), <a href="https://support.apple.com/en-us/101554">https://support.apple.com/en-us/101554</a>; <i>Apple Platform Security, Payment authorization with Apple Pay</i>, Apple (Feb. 18, 2021), <a href="https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web">https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web</a>; <i>How to make purchases with Apple Card</i>, Apple (Sept. 18, 2024), <a href="https://support.apple.com/en-us/104951">https://support.apple.com/en-us/104951</a> (“Pay with Apple Card anywhere Apple Pay is accepted[.]”); <i>Apple Cash</i>, Apple, <a href="https://www.apple.com/apple-cash/">https://www.apple.com/apple-cash/</a> (“When you make a purchase with Apple Pay, it uses a device-specific number and unique transaction code.”).</p>

Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
<p>19[m] wherein further the processor is operable to cause the display to visually convey a status of the transaction.</p>	<p>The processor in an Apple Pay and/or Apple Wallet-enabled computing device is operable to cause the display to visually convey a status of the transaction.</p> <p><b>How to pay using Apple Pay in stores and other places</b></p> <p>With your iPhone or Apple Watch, you can use Apple Pay in stores, restaurants, gas stations, taxis, or wherever you see the <a href="#">appropriate contactless payment symbols</a>.<sup>1</sup></p> <p><b>Pay with your iPhone</b></p> <ol style="list-style-type: none"> <li>1. To use your default card: <ul style="list-style-type: none"> <li>◦ If your iPhone has Face ID, double-click the side button. If prompted, authenticate with Face ID or enter your passcode to open Apple Wallet.</li> <li>◦ If your iPhone has Touch ID, double-click the Home button.</li> </ul> </li> <li>2. To use a different card, tap your default card to see your other cards. Tap a new card and authenticate.</li> <li>3. Hold the top of your iPhone near the contactless reader until Done and a checkmark appear on the display.</li> </ol>  <p><b>Pay with your Apple Watch</b></p> <ol style="list-style-type: none"> <li>1. Double-click the side button.</li> <li>2. Your default card opens automatically. Scroll down to choose another card.</li> <li>3. Hold the display of your Apple Watch near the contactless reader until you feel a gentle tap and hear a beep.</li> </ol>  <p><i>See, e.g., Make purchases using Apple Pay, Apple (Sept. 24, 2024), <a href="https://support.apple.com/en-us/102626">https://support.apple.com/en-us/102626</a>; Lance Whitney, Pay With Your iPhone: How to Set Up and Use Apple Pay in-Store and Online, PC Magazine (Sept. 14, 2023), <a href="https://www.pcmag.com/how-to/how-to-set-up-and-use-apple-pay">https://www.pcmag.com/how-to/how-to-set-up-and-use-apple-pay</a>.</i></p>